

STARS  AND STRIPES<sup>®</sup>

# Military Spouse Entrepreneur Guide 2020

August 2020

BROUGHT TO YOU BY THE ASSOCIATION OF MILITARY SPOUSE ENTREPRENEURS (AMSE)



**CREATE YOUR OWN  
BUSINESS**

THE TOOLS YOU NEED TO LAUNCH  
AND GROW YOUR BUSINESS

HOW TO KEEP  
GOING WHEN YOU  
WANT TO QUIT

AN ADVERTISING SUPPLEMENT TO STARS AND STRIPES



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You can't start or grow your business without help.

## About the Association of Military Spouse Entrepreneurs

By AMSE

Military spouses face one of the highest unemployment rates in the country at nearly **24 percent**. This is a national crisis leading to increased psychological strain, high rates of depression, financial instability, and increased divorce rates.

But military spouses are building remote businesses and becoming entrepreneurs at an increasing rate. They no longer rely on organizations and others to validate their ideas, make their dreams come true, and utilize the vast skills they offer.

As co-founders of AMSE, Moni Jefferson and Flossie Hall have done it all. They have built virtual businesses, raised capital, developed technology, and launched seven-figure businesses. They've done all that while also creating a massive global community and advocating on behalf of military spouse entrepreneurs fighting for seats at the table.

They are screaming from the mountaintops about how entrepreneurship is and should be an option for military spouses. Organizations can and should do a better job of offering the support that military spouses need. There are 15 million active duty and retired military spouses worldwide, and 25 percent are interested in or participating in some form of entrepreneurship.

As seasoned entrepreneurs and community builders in military circles, Flossie and Moni were continually fielding questions on business ideas, how to connect with the spouses from organizations, when to start a business, connecting organizations and spouses to each other...and they wanted to help. They decided that **something needed to be done**.

With their experience and community feedback, they could create a hub for

military spouses. This would be a space for spouses to gain the tools, support, and resources they need to have the confidence and knowledge to start a business that could perfectly fit into their lifestyle.

**AMSE-The Association of Military Spouse Entrepreneurs was born.**

**Who we are**

AMSE connects military spouse entrepreneurs with the tools and resources needed to become successful in launching and growing their businesses.

**We are an exclusive community for military spouse entrepreneurs to connect, collaborate, and learn how to launch, build, or scale their own business.**

AMSE is the membership community for the milspouse entrepreneur looking to take their business to the next level and connect with other military spouses on a deeper level.

Military spouses are always investing in their military members' education and career; in their families and in volunteering. They always think of themselves last! AMSE is an exclusive space for military spouses who want to take their future into their own hands, **on their own terms**.

**Our vision**

To create a global resource database for military spouses to connect, learn, and empower themselves with the tools needed to become successful entrepreneurs.

**The impact**

By empowering military spouses to take their careers into their own hands, they gain the skills to successfully employ themselves on their own terms and pay scale. This leads to not only financial stability but to overall happiness and self-confidence, creating lasting impacts

in our military families and further in our mission readiness as a nation.

**The process**

Our hands-on, peer-to-peer approach is what sets AMSE apart in the military spouse entrepreneur space. Our members get access to an online dashboard, monthly content themes, national subject matter experts, mentorship, resources, and so much more. All in a community of individuals living the same nomadic military lifestyle.

**Our members**

Since our membership is virtual, it allows access for military spouses no matter where they are stationed. AMSE is a community by military spouse entrepreneurs for military spouse entrepreneurs; active or retired military; in ideation to the scaling stage of business. AMSE is a community by military spouse entrepreneurs for military spouse entrepreneurs.

**Sign up for free**  
[www.amse.co/membership](http://www.amse.co/membership)

LET'S TALK FACTS

- OVER 12% OF OUR MEMBERS ARE SPOUSES AS WELL AS VETERANS
- 6% ARE DUAL MILITARY FAMILIES
- 32% OPERATED A BUSINESS DURING A DEPLOYMENT

Online Dashboard with Monthly Digital Events



- 7 Units
- 65 Video Modules
- 50 guided downloads



## WHY ENTREPRENEURSHIP IS AN OPTION



Photo of Gems Collins. Founder/CEO of Gems Collins LLC  
Photo taken by MilSpouse Photographer Sparkle Studio

# Six Reasons Why Military Spouses Make Great Entrepreneurs

**By Flossie Hall, AMSE Cofounder**

Do you know what's hard? Being a military spouse. Do you know what's even harder? Trying to maintain a career as a military spouse.

As military spouses, we live a life of chaos: high-stress, unknown factors, and day-to-day, life-changing decision-making. We continually make extreme pivots and blood-pressure raising decisions, like which state to live in, sometimes in a matter of minutes. We juggle life in unfamiliar cities, often without friends and family, and sometimes while our servicemembers are deployed to dangerous areas around the world.

What other lifestyle forces you to repeatedly buy and sell homes, move cross-country (or even out of the country) while pregnant, with small children, sometimes alone, and sometimes with only a month's notice? Only to have that happen again every few years.

### It's stressful.

Now try adding, developing, and maintaining a career. Seems impossible, right?

Well, for some, it is. Which is why before COVID-19, the unemployment rate for military spouses was among the highest in the country at nearly 24

percent, according to the Department of Defense. This puts an additional strain on military families in numerous ways: from leaving them economically disadvantaged as single-income families to the psychological and emotional stress of spouses feeling dissatisfied and unfulfilled.

### How do we fix this?

While we believe the shift in remote and flexible career opportunities opens up many options for military spouses, we believe that entrepreneurship and freelance work are the keys that have been missing. Military spouses were literally built with the grit and ingenuity required to be entrepreneurs. Here's why military spouses make perfect entrepreneurs:

- Military spouses can make high-stress decisions at the drop of a dime. This happens in our sleep.
- Military spouses can curve and swerve when needed. Plans...who makes plans? This is the military—and entrepreneurship.
- Military spouses can think outside of the box in intense situations. Nothing is more intense than giving birth or caring for toddlers when your spouse is in a warzone.
- Military spouses can negotiate with the best of them. Ever tried calling

TRICARE or dealing with PCS movers?

- Military spouses are resilient and resourceful. Through all this, they navigate life with pride and honor. At the end of the day, they get the job done.
- Military spouses know how to Google literally anything. Seriously. Try being uprooted from your home and comfort zone over a dozen times. Google becomes your best friend, and ingenuity becomes second nature.

And guess what? That's not even the best part about why military spouse entrepreneurship makes sense. Being their own boss means military spouses get to control their own careers. No more sending out thousands of resumes to maybe get two interviews. No more accepting a job offer that they don't want, for half the pay they deserve.

I know all spouses love answering that "So why are you new to [insert some small town near a military base] and do you plan on leaving?" question. Every military spouse has the same reply, "I love this town I have never heard of, and this is our last duty station." They will lie and say their family's military career ends here just to get the not-so-great job because they are genuinely just exhausted.

But, you don't have to do that when you are your own boss. As an entrepreneur:

- You get to choose your career and chase your own dreams.
- You get to build your future on your terms.
- You can dictate your field of work. You can be anything you want to be when you grow up.
- You can demand the pay you're worth.
- You can work while the kids are at school, or after bed, or both.
- You can take your business with you when you PCS to Japan, and heck, even work on the plane on the way to the new duty station.

As entrepreneurs, you can work when you want, how you want, without answering to anyone but yourself and your clients or customers. And that's a beautiful thing.

The military takes a lot of control from our lives as military spouses. We end up feeling lost and asking ourselves, "When is it going to be my turn?" Well, that time is now. Your time is now. Being in control of your own company and your own future, even just a little bit, is absolutely empowering.

**Once you feel that, we promise you'll never want a job again.**



## WHY ENTREPRENEURSHIP IS AN OPTION



## The Thing That Will Keep You Going When You Want to Quit Your Business

By Moni Jefferson, AMSE Cofounder

Finding your “why” has become a popular concept within the last few years. From the high-level executive holding training for their employees to the individual doing the soul searching required when replacing a dull day job with their heart’s entrepreneurial passion, everyone needs a “why”.

With his book “Find Your Why”, Simon Sinek started a movement for people to do what inspires them. As entrepreneurs, knowing and following your “why” will keep you happy about the work you are doing and will determine how you show up in the world.

“Why” is a small word with a huge impact. But it’s easy for an entrepreneur to lose sight of this in the messiness of caring for

your family, running your business, and navigating military life. Forgetting your “why” is dangerous because it means you are sailing aimlessly into the ocean, letting the waves take you wherever they choose and without a captain to navigate the course.

When I started my first business as a public relations consultant, I was thrilled and excited. I was landing clients and building a team, but I found myself serving everyone who could afford me. I was taking on projects I didn’t enjoy and was working with brands and people that did not align with why I started. It’s easy to focus on the end result—the paycheck or the status—but fail to remember the “why” that started it all.

After learning some hard lessons and nearly losing it all, I realized that my

“why” is serving others who have struggled with starting a business without resources and a like-minded community. This is why, as a co-founder, the Association of Military Spouse Entrepreneurs means so much to me. It is the community I wish I had when I started my journey as an entrepreneur.

Here are some reflection questions to get you started with discovering your own “why” as an entrepreneur:

### What are you offering?

As an entrepreneur or creative, it is easy to have so many great ideas that you want to implement. But you should start and focus on one. Decide on what you do. Do you offer a product or service? Just because you decide on a service for now does not mean you can’t offer a product

later. This is just a starting point.

### How are you delivering?

Find out how you are different from competitors and how unique your client experience is for your audience. What makes YOU or your business special? Get started with this by heading over to the AMSE Member dashboard and downloading worksheets to help guide you through this process.

### Why are you doing what you do?

If your “what” and your “how” don’t align with a “why” that inspires your higher purpose, you may be off course. Your “why” may evolve as you continue to build your brand or business, and that is okay. I love the “Start with Why” TED Talk by Simon Sinek. He has such a great way of explaining so clearly, you have your “Aha!” moment.

Knowing why you started to begin with will help you develop your offering, scale your business, and hone in on the result. Your “why” will be the one thing that picks you up on the days you get knocked down and don’t want to get out of bed. Your “why” will be the reason you don’t quit.

Finding and staying in touch with your “why” is what is going to give you the grit you need to keep going when you’re tired or discouraged. It will offer you clarity, meaning, and fulfillment. You will live and work in alignment with your purpose.



## TAKE COMMAND OF YOUR CAREER.

**Get expert help to launch or boost your own business.**

MilSpouses can get one-on-one coaching, the Entrepreneur EDGE™ Assessment, help finding funding and more – all from Spouse Education and Career Opportunities.



## WHY ENTREPRENEURSHIP IS AN OPTION



Photo by Garrett Ray, Solar Flight Productions  
Maria Reed from Moving with the Military and My Ultimate PCS App

# The Powerful Truth About the Mental Load of Entrepreneurship

By Kimberly Bacso,  
AMSE Contributor

Entrepreneurship seems like an obvious choice for military spouses who need career portability. Rumi's quote, "Let the beauty of what you love be what you do," has inspired many to quit their regular jobs in favor of creating businesses that align with what used to be a strong interest or hobby.

Underneath the excitement of conceptualization and the details of a business plan lies a powerful truth that could make or break your business.

You may not be able to or want to handle the mental load of entrepreneurship.

The U.S. Bureau of Labor Statistics reports only half of businesses with employees survived their fifth year. Entrepreneur.com listed "lack of strategic and effective leadership" as one of the reasons why new businesses fail. Specifically, "Without real experience in the business world, most newcomers to the entrepreneurial fray struggle with the overwhelming amount of demands placed on them."

If you are an entrepreneur struggling with the mental and emotional load of your business, you can lighten the load by creating community, adjusting mindset, setting boundaries, and uplifting your wellness.

## COMMUNITY

- **Find a mentor.** Mentors or advisors can take away your burden of having to figure out everything by yourself by offering guidance in areas that may not be your expertise. MSAN (Military Spouse Advocacy Network) offers a free mentorship program.
- **Find your business BFF.** Prioritize collaboration over the competition by teaming up with another entrepreneur. You'll lighten your mental load by having somebody with whom you can commiserate, brainstorm, and set goals. The Association of Military Spouse Entrepreneurs' Society is a great place to meet other entrepreneurs.
- **Find value-adding virtual groups.** Find groups that inspire you as an entrepreneur and uplift your wellness. Try Milspouse Creative® + Entrepreneurs with Moni Jefferson for networking and business tips and InDependent | Virtual on Facebook for wellness inspiration specific to military life.

## MINDSET

- **Learn to deal with failure.** When facing failure, it's easy to fall into an emotional spiral of insecurity or shame. It's important to reframe the outcome as a learning experience that will lead you to your best possible product or service. Affirmations help you move toward a more positive outlook.

## BOUNDARIES

- **Create a schedule.** Andi Adams, a military spouse who works remotely wrote, "Create a schedule and stick to it. Setting office hours provides a structure for the day, helps you to prioritize tasks, and allows your clients and team members to know what to expect from you and when." You lighten your mental load, and you know that you've worked enough for the day. Schedule time to get to the actual meat of moving your business forward so you can rest easy, knowing that the important work is done.
- **Plan for downtime.** Make a plan to unplug during vacation and devise a strategy for PCSing with

your business. This will allow you to replenish your creativity.

## WELLNESS

- **Meditate.** Learning to meditate can help you find the space between a stimulus and your reaction. That space is powerful because it allows you to choose how to respond, either to yourself or others. When you choose how you respond rather than letting your reaction speak for you, you have a better chance of keeping things positive. When your relationships and your inner voice are positive, your mental load becomes lighter. The Buddhify app is great for beginners because you choose a category of meditations from a brightly colored wheel which include Work Break, Needing Presence, and Can't Sleep.
- **Guard your sleep.** Everything is heavier when you're not well-rested. If you get between seven to nine hours of sleep, you reduce stress, improve mood, and think more clearly.
- **Drink enough water.** Proper hydration improves your brain function and energy level, which will help you feel better prepared to take on the challenges of your business.
- **Move your body.** Exercise is a major stress-reducer. If you can tame chronic stress, you'll be better equipped to stick with your business for the long haul. Find a format that you look forward to doing.

Taking proactive steps to lighten the mental load of entrepreneurship will ensure that rather than burning fast and out, you can kindle a clear-headed steadiness that will see you through the highs and lows of not only entrepreneur life, but military life as well. Through community, mindset, boundaries, and wellness, you may just find that you've created a new kind of strategic advantage.

## INDEPENDENT

A positive and inclusive wellness community for military spouses- past, present, and future because military spouse wellness matters

[www.in-dependent.org](http://www.in-dependent.org)



**Military Spouse Advocacy Network**  
Strong Spouses. Stronger Families.

MSAN's New Military Spouse Support Program is designed to provide mentorship and support to new military spouses and to improve the morale and welfare of our military community.

[www.militaryspouseadvocacynetwork.org](http://www.militaryspouseadvocacynetwork.org)



ACP is a nationwide non-profit dedicated to assisting active duty military spouses on their path towards starting a small business. ACP hand-selects a Mentor for each spouse Protégé for year-long, customized, one-on-one mentorship. Mentors and Protégés connect at least once a month for up to a year.

[www.acp-usa.org/spouses](http://www.acp-usa.org/spouses)



**HOW TO GET STARTED**

# Personal Financial Foundation for Business

**By Joseph Montanaro**  
**CFP® | Relationship Director | Military**  
**Advocacy Group Military Affairs, USAA**

As an entrepreneur or small business owner, it is imperative to be personally and financially prepared before starting a business. You know that you will need capital to start, operate, and grow your business. But if things take a dip or head south for any reason, you need to be personally prepared for whatever may come.

Financially preparing also means thinking about things such as entity formation, taxes, and insurances. Be sure to utilize your local resources such as SCORE or local SBDC to help work through some of these. Of course, you can always utilize the Association of Military Spouse Entrepreneurs online curriculum and downloads as well.

We sat down with JJ Montanaro of USAA to discuss the importance of how to be financially prepared to start your own business as a military spouse. Here are some of his best takeaways.

## How do you prepare to start a business?

As with just about any endeavor, a good beginning is a key driver to a good result. As a financial planner (I'm admittedly biased by my own experience), that means mapping out a clear plan. Just because you're good at your craft or have major skills doesn't mean you'll be good at running a business. Know your weaknesses, get help from experts, and have a plan to keep your business on the right path.

The U.S. Small Business Administration has many helpful articles as well as a business planning template available on its website if you need help getting started.

Are opening separate personal and business bank accounts important?

Absolutely. A separate bank account for your business and a detailed accounting of all your business-related expenses will provide a clear vision of how things are going and will simplify things at tax time.

You can also directly connect your business checking to your QuickBooks for auto-downloads to make bookkeeping a breeze.

## How do you square away your insurance needs?

Having a business will necessitate a fresh look at insurance. From liability and property insurance to worker's compensation, running a business comes with its own unique requirements. A business owner's policy (BOP) provides liability coverage and protects your business property in a single policy. It's also important to remember that some of your personal coverages may exclude coverage during the conduct of business, so check with your insurance provider. I always say that an insurance review, from top to bottom, is something you should do every time you have a life event...and starting a new business qualifies as a life event.

## How do you finance a brand-new business?

Some entrepreneurs get so excited

about their new business idea that they can't wait to get started. Enthusiasm is good, but not if it means piling up credit card debt to finance the business. Saving up enough money to start on the right foot is a great plan. Other people's money is even better, especially if it doesn't come with strings and high-interest rates. Grants, scholarships, or pitch competitions may afford you the opportunity to start you off in a very unique position: debt-free. If you're in the contemplation stage of the process, start saving right away. Even if it is just a little amount of money every paycheck, that will add up while you formulate your business plan.

## How can I be smart about budgeting and tracking finances?

While it's often personal funds that start the business, the sooner you can put a wall between the finances of your two worlds, the better off you'll be. Ideally, your business will pay you back, provide you an income, and then stand alone so you no longer have to mix personal and business finances. It's important both in structure – separate accounts – and practice – where did that money for the new printer come from? – to track and budget as if you are living in two different worlds. Today, there are plenty of software and other technology solutions that can make it easy for you.

## How do you organize your business?

Ensure you pick the right entity. It's also important to remember that what works today, may not make sense down the road. Most businesses start as sole

proprietorships, but from tax and liability standpoints, there could be better ways to organize. That's especially true in light of changes from the Tax Cuts and Jobs Act a couple of years ago. In today's litigious environment, limiting your liability should also be a top priority. This is a great topic for a discussion with your advisers.

## Any thoughts on income taxes?

Much like insurance, starting a business is a game-changer on the tax front. Businesses, especially new ones, will experience cash flow fluctuations. To get your business through the lean times without putting a strain on your personal finances, be sure to sock away some savings when times are good and make those estimated tax payments. Before I landed at USAA, I had my own small business; I still cringe when I remember a couple of years where I underpaid my estimated taxes. Don't make the same mistake. If you're not an accountant, it could make sense to talk with one to get a better understanding of both the challenges and opportunities inherent in launching your business.

## Can your business help you achieve your retirement goals?

I'm sure retirement is far from top-of-mind as you consider launching a new business. However, from Simplified Employee Pension plans to 401(k)s, a small business offers many easy ways to save on taxes and expand your retirement savings. I say "expand" because I'm certain your family is already taking advantage of individual IRAs, as well as the military's Thrift Savings Plan.



**AMSE Community Chapters will meet in person once a quarter with an expert masterclass, networking events, and get together for deeper in-person connection and collaboration.**

## Locations

- Ft Hood
- JBMDL
- Kirtland AFB
- Naval Base Kitsap
- Luke AFB
- Travis AFB
- Naval Base Ventura



## HOW TO GET STARTED

# Types of Businesses to Start and Why

By Georganne Hassell,  
Wise Advise + Assist Team

The journey of a military spouse is filled with unpredictability. The only constant is constant change. Military spouses learn key skills like planning, resiliency, and adaptability just to make day-to-day life run smoothly. These traits are exactly what many entrepreneurs struggle to cultivate early on, leaving them at frustrating dead ends. But military spouses can utilize their experience to start strong as entrepreneurs and build a career that fuels their passion. Leaning on that planning expertise is an important place to start.

Beginning a business might seem overwhelming at first (kind of like that first OCONUS move), but by breaking it down into manageable steps, the task becomes much easier. The reality of military spouse life is that while there are some unique advantages and skills gained through all that unpredictability, there are also limitations that should be considered when deciding on what kind of business to start.

WISE Advise + Assist Team's co-founders, Laura Early and Diana Jaquith, thought long and hard about all aspects of their business before officially opening up their virtual assisting agency. Taking a look from multiple angles will help potential business owners keep themselves from getting blindsided. Here's what to consider.



Anne Villano of Anne Villano Art

Photo by milspouse,  
Victoria Lea Photography

## PORTABILITY

Portability is an important factor to consider for military spouse entrepreneurs. Businesses that require significant stock or real estate space may be challenging to maintain over the long term.

That's not to say selling goods is not feasible, but it needs to be carefully planned and executed. Instead of renting a storefront, opt for an e-commerce store. A smaller, tailored selection of products will keep stock to a manageable and movable amount.

## PRODUCT-BASED BUSINESSES

Another route may be to think of what will always be in demand, no matter where a military family is stationed. For example, local businesses will always need signs and custom designs for multiple reasons. For those who aren't planning to manufacture their wares or don't have a collection they are ready to sell, consider dropshipping, which offers low overhead.

## SERVICE-BASED BUSINESSES

Both Early and Jaquith note that

selling goods is just one way to be an entrepreneur. Brainstorming for your new business should take into account easy entry ideas. Selling items in person or online isn't the right fit for everyone. What skills do you already have? Is there a fit for leveraging them in a remote market? Start there.

Instead of buying or making goods to resell or competing in the dropshipping market, consider a low capital choice that already plays to your strengths or interests. For example, real estate experience can be transformed into a business that deals with remote transaction management. This kind of work allows a military spouse to work across borders with the added bonus of having a work-from-home option, which is becoming more important than ever.

Making a break into a business can be time-consuming. For military spouses who want to get a jump on their career, the services side could be just the right fit. By offering services, especially virtually focused ones like graphic design, entrepreneurs have the ability to get started quickly. The investment can be minimal, often with just software fees, but the return can be immediate.

Think about where others need help within their own lives and businesses, say the WISE founders. Virtual assisting is a growing field, and utilizing current personal connections can help break into that business quickly. Technical services are another low-cost, portable fit for military spouse entrepreneurs. Learning to code opens the tech doors, and there are free coding bootcamps to get started. From there, building websites or advancing tech skills to code programs can launch a business, all from just a laptop.

## SELLING YOUR SKILLSET

Jaquith and Early offer another example for a more specific skill set: leveraging language knowledge. For those who speak more than one language, translation or language classes might be seen as the obvious choice. But the WISE founders push the idea further into a different market. Consider creating an SEO business that helps companies trying to gain customers in the target language market. This might require some education and development in the

SEO realm, but the payoff for finding and filling a niche is worth it.

As entrepreneurs, there is always learning involved. But knowing where your strengths, skills, and opportunities intersect is crucial to find a business that will be sustainable throughout your military life.

Both Early and Jaquith agree that creating their business together came with challenges. But they relied on their ability to innovate to make it work. Finding the right roles for their strengths and developing a strong team has helped keep their virtual assisting agency a success, even throughout the pandemic.

Entrepreneurship is such a rewarding experience, and any military spouse who wants to give it a go, should. They just need to do what they've always done to take care of their military family: plan and adapt.



### Owning Up

A PODCAST BY: AMSE

Join AMSE Co-Founders Flossie + Moni weekly as they discuss ebbs and flows of military spouse life, entrepreneurship and everything in between.

Listen on:  
Apple Podcasts

## About WISE:

WISE is a business growth agency powered by military spouses. We help businesses grow by providing services like digital marketing, graphic design, web design, administration, and more. If you are looking for a remote career, check out our website: [www.wiseadviseteam.com](http://www.wiseadviseteam.com)



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an artisan community of  
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[sell.amazon.com/programs/handmade](https://sell.amazon.com/programs/handmade)

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## HOW TO GET STARTED



# 3 Ways to Validate Your Business Idea

Bree Carroll of B. Carroll Events  
Photo by Ro Simantel Photography

By Kaila Ruan, AMSE Contributor

What an incredible time to live in - one where you can take whatever skill, knowledge, or passion you have and make money while doing it. Don't believe it's possible? It is!

Currently, more than 69% of American entrepreneurs start their businesses at home. These entrepreneurs are drawn to the accessibility that this kind of business gives them. With access to technology and social media, it is easier than ever to get your business in front of consumers or clients.

So you have this great idea, and you want to run with it. But wait! Don't run too fast just yet! Let's first validate your idea and make sure you have a money-making business so you don't waste your time or resources.

**Here are three things you should do to validate your business idea:**

## VALIDATION

- What problem does my business solve?

First, be sure you can clearly communicate the problem your business solves. As an entrepreneur, you are a problem solver.

- Who has this problem?

Creating an "I help" statement is a great place to start, to work through this. Here is an easy way to create one for your business:

*I help (whom you do you help) (how you help them) (what results/transformation they get from your service/product).*

*For example, "I help service-based entrepreneurs create a marketing strategy for their business that stands out and converts their community to paying clients."*

- How does my product/service solve that problem?

Being able to clearly identify the problem or the need that you are looking to solve is crucial in the foundation of every business. 47% of startups fail because there is no need for their product or service in their market! So defining that there is a problem and you can solve it is crucial to your success.

The Association of Military Spouse Entrepreneurs (AMSE) has several downloads and templates on their free membership dashboard, to help you work through each of these areas, including:

- Problem/Solution Worksheet
- Ideation Worksheet
- Business Validation Worksheet

## MARKET RESEARCH

Another important thing you need to do when validating your business idea is market research! Market research is the activity of gathering informa-

tion about your consumers' needs and wants.

While your product or service may solve a problem for you, it may not be

a problem the general public faces or a service they would be willing to pay for. Doing market research will allow you to gather data to determine how successful your product or service will be for your ideal customer.

So often, entrepreneurs make the statement, "No one else was doing it, so I knew it was a good idea!" Frequently if no one else is doing it, this may be because there is no market for it. Do not get discouraged if there is another similar product out there or hundreds of other people that already offer that service. That means there is a market for it. There is plenty of room at the table for you!

Think about how you can make your product/service unique and stand out. What makes you bigger, stronger, faster, and better? Then start doing market research by talking to and running your idea by people you think would buy your product/service.

Entrepreneurship is hard! But It's rewarding and provides an ideal lifestyle for so many military spouses. You can do this, and you can find tons of support to get your business started. Use these guidelines above to get your idea validated and set yourself up for success. If you need more support, you will find plenty of like-minded entrepreneurs at AMSE to assist you.

Every great business story started with an idea. Why not yours?



Hello Alice keeps you focused on the right resources to learn, connect and grow your small business.



Opportunity: Apply for a \$10,000 Grant and Virtual Mentorship

Hello Alice is connecting you with the right resources and the perfect people. Apply today!

Connect on Hello Alice with the Military Connected Business Owners Community  
[www.helloalice.com](http://www.helloalice.com)



HOW TO GET STARTED

# SWOT Analysis: Your Framework for Success

By Christinna Kitchaiya,  
AMSE Contributor

The idea of starting a business is daunting for anyone, let alone a military spouse - am I right? As military spouses, we face some unique challenges, and the thought of adding a successful business to that may seem overwhelming and only for the select few.

Yes. Starting a business is hard. Yes. It requires a lot of time and often, a lot of money. But yes, it is possible for you!

You want to have something for yourself, something you've built. You want to be able to support your spouse and your family.

The allure of being an entrepreneur or business owner is appealing, now more than ever. And guess what? Business training and resources are available today.

But where do you start?

How do you take this incredible idea and bring it to life? For starters, you need to have a well-defined business plan, whether you are just starting or are an established company. Stating and defining goals for your business and developing a strategy is the very first step to a successful business.

There is a simple, powerful tool that can help get you started as you map out these strategies called the **SWOT analysis**.

What is SWOT?

SWOT stands for Strengths, Weaknesses, Opportunities, and Threats. It maps out your company's path towards your goals by identifying strengths and weaknesses (internal attributes) and opportunities and threats (external conditions).

Why is this a good place to start?

Here is why doing a SWOT is where you want to start when developing a business plan: it will save you time, start you off on the right track, help you gain a competitive advantage, and show you a realistic picture of what to expect. Whether you are a startup, agency, small company, large company, or running things on your own as a solopreneur, the SWOT analysis is where you start as part of your business plan.

The four categories of SWOT

Strengths and Weaknesses: Internal factors that mostly focus on the present and are within your control. These are

things that can be changed over time. Some examples are company culture, reputation, and assets.

Opportunities and Threats: External factors that are largely outside of your control like market size, trends, and competitors.

Here are some questions to ask yourself or your team in each category to get the brainstorming session started:

**Strengths:** Your company/brand strengths are what separate you from the competition. They are what your company/brand excels at.

What advantages does your company have?

What do you do better than anyone else?

What are your unique selling points?

What resources do you have at our disposal?

What valuable assets does your company have?

What do your customers like about your company?

**Weakness:** A weakness is simply the opposite of strength and is what stops a company/brand from performing at its optimum level.

What areas can you improve on?

What does your company lack?

What things do your competitors do better than you?

What is holding you back?

What do your customers complain about?

**Opportunities:** These are factors that impact your company/brand in a positive way and that you can choose to leverage.

What changes in technology, policies, and social patterns can be a growth opportunity for the company?



Candra Burns, Founder of Talking Forests  
Photo provided by AMSE

Is the market changing in a favorable way?

Is the current economy going to affect you in a positive way?

What opportunities have you not pursued yet?

What new opportunities are becoming available?

Is there a way for you to acquire useful resources that you do not already have?

**Threats:** A threat is going to include your competitors but also factors outside of your competitors like laws or economic conditions. These may be outside of your control, but you will want to create a contingency plan for them.

What are the obstacles to your company's growth?

Who are your competitors?

Is the industry changing in a way that could negatively impact your business?

Is a supply you rely on becoming scarce?

Are regulations changing in a way that could hurt your business?

Is your manufacturer unreliable?

How to SWOT

As a company, the SWOT analysis allows you and your team to brainstorm ideas from all departments. The process provides a forum for generating new ideas and brings people into the planning process that will need to implement it. To begin your SWOT analysis, start here:

1. The best way to start is to find a

mentor(s) that are suited to your particular industry or style of business. This can take shape through one-on-one coaching, group coaching, online or off, or through an agency like AMSE that provides support, tools, a community, and coaching.

2. Hold a brainstorming session. This process is best accomplished with a team. Although you can do it as an individual, you will gain a more well-rounded perspective when asking for outside input.

3. Include other perspectives on your team like those of your customers or ideal clients. As a solopreneur, these perspectives will be invaluable when looking at your business objectively.

4. Once you have your team ready, the next step is to go through and write down all ideas in each of the four categories.

5. Lastly, organize all the items in the lists by priority of how strongly the factor affects you and the likelihood of a factor occurring.

How to apply the SWOT Analysis

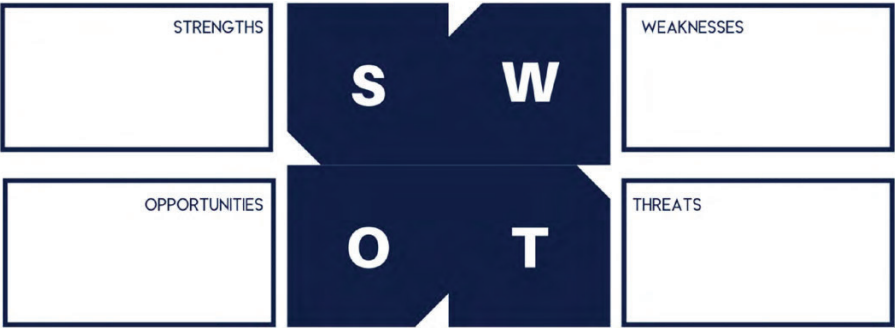
Now that you have put together a list of your strengths, weaknesses, opportunities, and threats, use that information to your advantage! The analysis is meant to ease the task of making tough decisions about resource allocation and where your attention should be focused first.

1. Use the information that you have gathered to develop short and long-term strategies.

2. Look at how strengths can be used to leverage your opportunities and minimize the threats to your business.

3. Look at how the opportunities can be utilized to mitigate your weaknesses or avoid risks.

Your SWOT analysis will help you to create a well-defined business plan with goals and strategies clearly stated. Now that you have taken the steps to a more robust strategy for your business, the other parts of the business plan can and should flow much easier. So do not underestimate that simple tool of SWOT!





HOW TO GET STARTED

# Pricing Your Products and Services

By Georganne Hassell,  
WISE Advise Assist Team

Making a break into the world of entrepreneurship is an exciting experience. The sense of purpose, professional networking, and budding business development can start new entrepreneurs on a high note, keeping them up at night just imagining future possibilities.

But the reality is that entrepreneurship can also be exhausting. The planning, coordination, investment, and emotional toll often add up quickly. Learning the ropes to a new endeavor definitely has its challenges. Entrepreneurs need to not only avoid early burnout but also protect themselves from a bad investment.

One of the best ways to do that is by learning the best way to price yourself and services. The excitement behind the new business is justified, but it also needs to be grounded in the reality of the market.

Whether it's becoming your own boss or pursuing a passion project, there's always some high energy for a new entrepreneur. But there's also the need to really understand how you're going to turn a profit with your new project.

To learn more about making entrepreneurship work, I turned to Laura Early and Diana Jaquith, co-founders of WISE Advise + Assist Team. They both have plenty of experience in the pricing department. When they co-founded a virtual assisting agency, they decided to offer services from bookkeeping to web development. With a range of work in their wheelhouse, the pair also needed to decide on a pricing strategy that attracted clients and still supported their team members.

**ANALYZE THE COMPETITION**

Like much of business development and marketing, they recommend starting by looking at your competition.

Take the time to research what others are doing, how they're pricing it, and whether that approach is working. Full competitor analysis gives new

entrepreneurs an understanding of the market and a reference point for pricing. Researching another business in the same field isn't likely to be sufficient. Analyze multiple competitors to get a stronger picture of the market and how their pricing adds up. Skipping this crucial step will leave entrepreneurs without any sense of how their efforts and investments in the business can be priced.

Once you have a full picture of that research and competitor analysis, you can ask yourself, 'how does my business compare?'

**TIME TRACKING AND MANAGEMENT**

Another often overlooked step in the pricing process is time tracking and management. It's important to understand exactly how long a service or product takes to make or deliver. But what about the marketing, onboarding, client communication, and other tasks that take up time? Those are crucial elements of time tracking and management.

It is important not to underestimate your time or your team's time to fulfill a service from start to finish. Keep in mind that there are so many tasks a business owner needs to complete in just a day. For example, don't forget to include not only the time it takes to craft a response to a customer's email but everything in between to get a true picture of your work timelines. Without it, entrepreneurs run the risk of underpricing themselves.

Carefully considering and tracking the time it takes to acquire and onboard a new client was crucial for WISE's successful development, say Jaquith and Early. With realistic expectations of how long it takes to gain and begin working with new clients, they are better able to price their services and provide work for their team members.

**COST OF GOODS: THE WHOLE PICTURE**

Getting a full picture of the cost of goods for the product or service ren-



Photo of Courtney Ross, Founder of Sawgrass Marketing

dered is vital. For example, WISE uses various software to keep their business running smoothly, from task management to payroll, and those costs need to be considered when pricing to clients.

Many new entrepreneurs start out thinking that business is a straightforward process. The business provides something, the customer pays me. But in reality, there are systems that you need to support and run your business, and those items will also need to be calculated into your pricing.

For businesses selling tangible products, those costs could add up from things as simple as packaging and shipping costs. Creating an end-to-end picture of the business's product cost will be critical to an overall pricing package.

Ultimately, proper pricing comes down to getting a sustainable profit margin. Early and Jaquith recommend setting margins at 50-60% for services and 75% or higher for products. These are

margins that will change as the business grows and the owner's skills progress. As entrepreneurs learn and refine their product or service, they can work towards increasing their margins.

For both women, starting a business has been one of the most rewarding parts of their careers. Putting in the time and effort to get their pricing strategy right with careful planning and research made it possible for their business to grow consistently year by year. And these steps can help you succeed in proper pricing and business success, too!

**Resources:**

- |               |              |
|---------------|--------------|
| Time Tracking | Bookkeeping  |
| • Harvest     | • Quickbooks |
| • Tsheets     | • Wave       |

# Beginners Guide to Amazon

Amazon's Military Entrepreneurship Program (MEP) was formed by the Global Military Affairs team to provide educational resources and support to the military, veteran, and spouse-owned small businesses to launch as sellers on Amazon.com. MEP also raises awareness in the military community of the various ways you can start a business and be an entrepreneur through Amazon. Finally, we have provided customers on Amazon.com the opportunity to shop from these businesses through our Military Families Small Business Storefront.

We are excited to have AMSE as a valuable partner in this initiative to help empower military spouses globally in starting and scaling successful businesses.





HOW TO GET STARTED

# Creating Your Business Model Canvas

By Gems Collins, AMSE Contributor

A Business Model Canvas is a higher level of oversight than a Business Plan. It's a great way to map out the details of your business and will help guide your long-term planning and goal setting. It's essentially a brainstorm of the key areas that you want to be focusing on to get started mapping out your business!

In the section below are some key headers with an explanation of what is required of each one.

Start working through each section in order, writing out your responses and thoughts as it relates to your business idea.

1. Your “Why”

You have already done some work on this in the section, “The Thing That Will Keep You Going When You Want to Quit Your Business.” You’ll want to clearly write out the “why” behind your business. Not the purpose or mission, but your personal “why” for wanting to start a business. This is one of the most important foundations.

2. Mission Statement

This is the reason for your business. It includes the effect you want your business to have on its target audience and what the tangible and intangible results will be.

3. Vision Statement

This is the long-term goal for your business, in terms of the impact and the legacy that you want to leave. It is the way in which your business will be referred to and remembered once you have achieved everything you set out to do. For example, you may wish to eradicate unemployment among military spouses!

4. Values

These are both yours and your business's values. These values will guide everything you do in terms of how you conduct business, how you market yourself and your business, and how you will be essential in engaging with your audience. I suggest having at least three core values, no more than five.

5. Market Research/Competitive Analysis

It is crucial to understand what

is going on in your market. Understanding the data and trends of your ideal client will help you to best position yourself and fully understand exactly what it is that your audience needs.

Here are some things you will want to consider when entering a new market:

- Market share
- Strengths and weaknesses (check that SWOT)
- Your window of opportunity to enter the market
- The importance of your target market to your competitors
- Any barriers that may hinder you as you enter the market
- Indirect or secondary competitors who may impact your success

The Small Business Association (SBA) has a great resource that includes much of this data for you here.

6. Operating Structure

How exactly do you plan on operating? This may change over time as your business grows. But consider the following:

- Will you work alone or with a partner/team?
- Is this a remote organization or do you require a physical

location?

- Profit or not-for-profit?

Regardless of the structure that your business will take, you will want to consider creating SOPs (Standard Operating Procedures). These are documentation that clearly defines the steps in a process that you do on a daily basis. This will be helpful when it comes to outsourcing or taking on additional members of staff.

7. Revenue Generating Activities

Get specific about how you want your business to generate revenue. Consider that most successful businesses have more than one income-generating stream; don't panic, you don't have to have them all set up from day one! But it is important to plan and clearly define your goals from the start.

For example, are you selling a product or service? Will you create different packages, subscriptions, online courses, speaking opportunities, or ebooks? These are just a few examples.

When thinking about these activities, consider what price points you would look to charge each one at. This will help to inform your financial planning each year.

8. Collaborations

Start thinking about organizations

and other business owners that you could collaborate with. Look for people who share the same or a similar audience to you but who have a different offer. This way, you can both benefit from the relationships.

Write out some potential ideas below, and don't forget to check out the AMSE group on Facebook - a great place to find fellow entrepreneurs looking to collab!

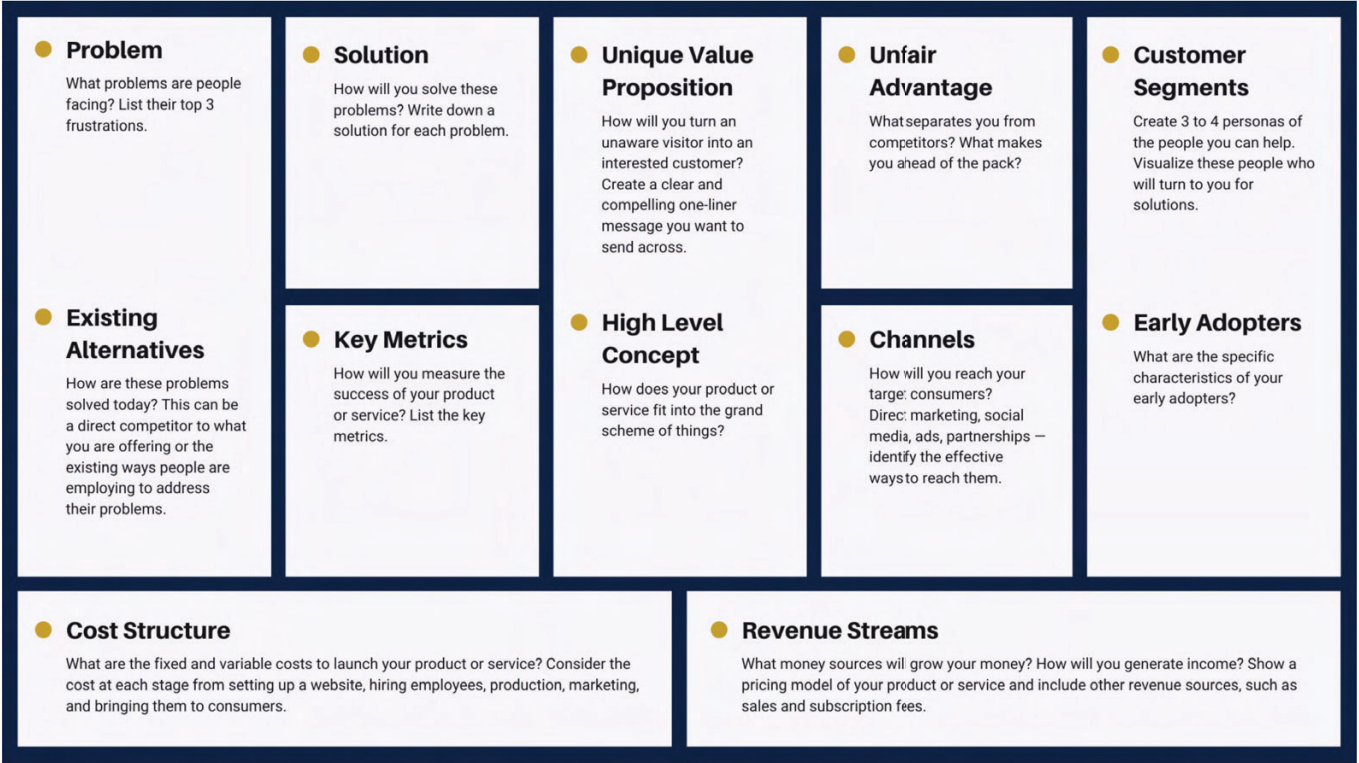
OK, so now you've done all the foundation work - what's next?

Map out all your information into one clear and easy to read document for easy reference.

See the example below of a comprehensive business model canvas.

The one that you have created is a condensed “mini-plan” to get you started, which allows for flexibility and change as your business evolves. You're going to want to refer to this as you build your business. This is the story behind your business and is what drives your understanding of your customers, your market, your financial goals, and your overall direction.

It is this foundational work that makes or breaks a business. Ensuring that you have done the work now means that you will be prepared to handle anything and everything that entrepreneurship throws your way!





## HOW TO GET STARTED

# Successful Launch Strategy



US Air Force Academy PA

Photo credit: Kristen Christy, CEO "Live Life with an Exclamation Point"

By LaQuista Erinna,  
AMSE Contributor

By now, you should be clear on your offer – what you are selling, who you are selling to, and how you plan to get your product or service to the client. From the moment your idea was planted in your head, you tirelessly worked to get to this very moment. Now is the time to hunker down and get familiar with your strategy for success. It is time to begin your successful launch!

Whether it's years or months in the making, the countdown to your launch is one of the most important steps you will make in your business. As you move forward in your entrepreneurial journey, you may make mistakes, but you will be able to perfect and replicate your launch process as you grow.

## PLANNING

No one plans to fail, but your launch will fail if you do not plan. Preparation is the foundation of making sure your launch is a success. It is also the time when you will begin to map out your goals and how to accomplish them.

### Step 1: Have a revenue goal for your launch.

- By setting your money goal, you can better figure out how much you need to sell to reach that figure.

### Step 2: Set a realistic launch date.

- Now that you have a goal of how much you want to make in this launch, set a realistic launch date. If this is your first time planning a launch, you may not want to place an extremely high money goal with a tight timeline. Be ambitious, but also realistic in what you can achieve in a set amount of time.

### Step 3: Deconstruct your timeline.

- Work backward from your launch date to ensure you can complete all of your tasks along the way.
- Don't know where to start? The Association of Military Spouse Entrepreneurs (AMSE) is a one-stop-shop providing support and guidance on starting, launching, and growing your business.

## MARKETING

How will you market your product or service?

1. Start by setting a marketing budget. It may not be a considerable amount initially, but you will want to earmark some funds specifically for marketing. Otherwise, how will people know about your offer?
2. With a budget in place, decide on your method for marketing. Will you be utilizing GoogleAd Words? Or social media (Facebook Ads, Instagram, etc.)?
3. Landing Pages for your pre-launch can be an excellent resource to keep potential clients in the loop and get them on your email list. Figure out any associated costs you will need for additional emails sent out via your Customer Relationship Management (CRM) system.
4. Double-check your plan to make sure you're not going over your allocated number of emails or upgrade to a plan that better suits your needs. You may be able to save some money by switching plans or systems.

## GET ORGANIZED

Do you have a platform to help you manage your launch and stay organized? Organization is key. Although tedious in

the beginning, you will be grateful that you took the time to organize everything.

1. Set up folders so you and your team will be able to quickly and easily access everything. Dropbox, Google Drive, Trello, and Slack are great options for organization and collaboration.
2. Keep track of your launch tasks. Put it on a calendar, and make sure you adhere to your deadlines.

## OUTSOURCE

One thing you must get clear on is when to outsource. There may be a tendency to want to do everything yourself. Doing it all could be due to budget constraints, fear of letting go of control, or simply not knowing who to ask or where to look. No one expects you to know or do it all. Because you're great at that one thing, it does not mean you can do all things. Face it - you're great at what you do. You have perfected your product or service to ensure that your customer has an enjoyable experience and is satisfied. There will be many things in the launch phase that you will have to hire someone else to do.

Have a tight budget? Interns, spouses, and even your teenagers may be able to help with specific tasks. You can also hire independent contractors or freelancers to help with tasks. Fiverr, Upwork, and Freelance allow you to search for and enlist the help you need.

## YOUR BRAND

Know your brand story backward and forward. What is your mission? What inspired you to start your business? When you first created your product or service, you had an ideal client in mind. Understanding your ideal client, also known as your avatar, will be key

to your success. You should know you're avatar's age, sex, marital status, occupation, disposable income, whether they have children or not, what keeps them up at night, where they hang out, etc. Clearly articulate how you can solve your avatar's problems. Your avatar will connect with your story, your sales copy, and be "all in" because your brand will speak to their needs.

## LAUNCH EVENT & LAUNCH DAY

The day you have worked so hard for is here! Will you have a launch event? Will it be online? On social media? If so, you must make sure everything is in place and working so your customers can purchase. Here are a few suggestions to ensure a smooth launch:

1. KISS – Keep it simple, sweetie. You don't want to get too techie or complicated on your first launch, but please ensure all your platforms are working. If you have any technical integrations, make sure you have tested all of them beforehand to ensure everything works well together. There's nothing worse than having customers ready to buy and your site crashes, or there's a problem with the shopping cart.
2. How are you collecting funds from your customers? Have a backup platform in case one goes down or if there is a hold up in funds availability. With the amount of potential fraud, some online payment processors may flag your account if you suddenly start processing large amounts of money. Know these policies beforehand to avoid any surprises.
3. How is your sales funnel? Is your process complicated or straightforward? How are you keeping track and collecting data on customers who completed the purchase or those who placed items in their cart and then back out? Anticipate all scenarios in your planning phase and already have the solutions readily available before your big day.

## AFTER THE LAUNCH

How did you do? Were you successful in meeting your money goals for your launch? Ensure you have a process to track everything from sales, client acquisition, attrition rate, and areas of improvement. If you had some hiccups along the way, that's okay. Customer reviews and feedback from your team will help make your next launch better. If you knocked it out of the park and met your goals, get testimonials to help build or strengthen your credibility.

Remember: done is better than perfect, but you must have a plan of action to achieve success. As you move through the process, always keep in mind that you are building something you can duplicate. Your first few launches may not include all of the bells and whistles, but you can get more sophisticated and improve on your launch processes later.



## GROWING



Victoria Jameson, Founder of Send It Transactions

Photo provided by AMSE

## First Steps to Funding Your Milspouse-Owned Business

Is it time to take the next step for your milspouse-owned business, but you're just not quite sure how you could fund your startup or growth endeavors all on your own?

As Army spouses and business owners, Liza Rodewald and Erica McMannes of the multi-million dollar company Instant Teams completely understand your drive and desire to do it all. It can be difficult to know what to expect, especially never having scaled a business or pursued equity financing through investors before. We've pulled from their personal experience, and they are ready to reveal everything you need to know about each startup funding stage. That way, you can identify the best "jumping off" point based on your current situation and be prepared to throw your hat in the ring to make your dreams a reality.

### Bootstrapping + Friends & Family

*Focuses on funding to invest in you, the owner, and the idea you're selling*

In the summer of 2016, Erica and Liza had a little spark of an idea for what's now known as Instant Teams. That idea led them straight into months of hardcore planning and mapping out next steps for launching their **MVP (minimum viable product)** to target audiences. What exactly is a minimum viable product? Simply put, it's the product you're taking to the market knowing there will inevitably be multiple versions of it down the road. Ultimately, the faster you get it out into the world, the faster you'll get feedback to improve it.

**But how can you get to that launching point and inject the funding needed to bring your seed of an idea to life?** The

simplest route is always **bootstrapping**—starting and growing your business with minimal investment to reap the biggest possible benefit. While it generally poses more risk and requires a significant amount of elbow grease, it can be done successfully. Erica and Liza put their own money into the company for quite some time - nearly two years.

If you need a little more funding than you have on hand, it's typical to then also **focus on "easy sell" investors: your friends and family**. You may not be keen on the idea of asking those you love for money, but this is a popular alternative! After all, those who believe in you and care about you tend to be more willing to offer up some cash with very few strings attached (like a steep interest rate).

You can also kick start your business financially in some more creative ways. Great ways to do this would include crowdsourcing, applying for national and local grants, and participating in pitch competitions.

### Pitch competitions and grant awards are an incredible opportunity to inject much-needed cash into a new business.

Before their one year anniversary, Erica and Liza utilized two separate pitch competition programs and won a total of \$20,000 in grant award cash. The experience consisted of applying for the pitch competitions through an application process, submitting video pitches, and conducting live pitches in front of judges for the final phase. Winning early-stage pitch competitions requires a solid business foundation, a deep understanding of the market you're selling to, and a strong vision (not to mention a good dose

of grit and bravery). Instant Teams' COO, Erica McMannes says that the pitch competition experiences were intimidating at first but were the single most important exercise in getting out in front of people and getting over any fears of talking about the business in big ways. For pitch competition opportunities, for example, AMSE Alliance's upcoming fall conference Remote Revolution is a great chance for military spouses to have the opportunity to pitch their business. They will also have a chance to win start up costs and a prize package valued at several thousand dollars to help launch their business.

Once you've proven market fit and have generated revenue and traction, you are ready to put your foot on the accelerator to stay ahead of the inevitable competition. And you're probably on the verge of jumping into the next stage.

2 years into the business, Erica and Liza enrolled with the **Founder Institute**—a premier, 14-week pre-seed accelerator program. Their ultimate goal upon graduating from the program was to grow their outside network. They were both from small-town Midwest families and going to need all the help they could get. The idea was to then utilize that network to embark on the **seed round**—getting a warm intro to those outside investors on our list.

The resources and skills they obtained throughout the program proved to be invaluable. So, before you hit the ground running towards your ideal investors and think you can DIY it all, it's best if you arm yourself with the following skills for the greatest chance at getting a "YES":

- Create a solid pitch deck (a brief sales presentation - variations at 1-minute, 2-minutes, or 5-minutes long)

- Craft financial projections that illustrate "hockey-stick growth" (high growth potential)
- Have a solid understanding of your exact numbers (as 'Shark Tank' investor Kevin O'Leary would say, "Know your numbers"), market size, and who your customer is.

We know that all probably sounds overwhelming at the moment. The good news is, accelerator programs like the Founder Institute can guide you through the process of pulling together all this information. As an AMSE Partner, AMSE Members get 1 FREE seat per location per application cycle at every FI location worldwide! This is a valuable opportunity to network with others and pick up these skills and resources.. When you build up opportunities for warm intros, you'll hear a "YES" to pitch your startup more than a hard "NO."

Starting and growing your business is exciting. But it comes at a cost. At some point, you may find yourself diving into any one of these stages to get the funding you need to fuel your visions.

Will the process require a significant amount of moxie? Absolutely. But we know you've got what it takes to succeed at bringing investors on board.

### About Instant Teams:

Written by Army Spouses and Instant Teams' founders: Liza Rodewald (CEO) and Erica McMannes (COO). Instant Teams proudly serves mid-market and enterprise level customers with functional remote team solutions through our remote team software (Arti) fueled by a remote workforce of 10,000+ military spouses.



**Free Facebook group of 2500+ MilSpouse Creatives, Freelancers, Small business owners and Entrepreneurs! Just like YOU! Who want to create or grow their business network.**

**Daily Prompts + Support + Community  
Experts + Channels + More**



## GROWING

# So, You Want to Build an App?

Finding solutions to real problems is key to creating an app that will make a real impact in your community.

**Maria Reed,**  
CoFounder of My Ultimate PCS App

There are over 2.7 billion smartphone users, so it makes sense that the app industry is booming. Studies show that most Americans check their phone on average every 12 minutes. Crazy, right? But it's true.

## \*\*Key Mobile App Statistics

- Mobile apps are expected to generate \$189 billion in revenue by 2020.
- The Apple App Store has 2.2 million apps available for download.
- There are 2.8 million apps available for download on the Google Play Store.
- 21% of Millennials open an app 50+ times per day.
- 49% of people open an app 11+ times each day.
- 57% of all digital media usage comes from mobile apps.
- The average smartphone owner uses 30 apps each month.

All these statistics are just some of the reasons why the app industry is thriving. And with that, there is also plenty of competition. Competition is healthy. Nothing wrong with that. So how is yours going to be different?

As the co-founder of the My Ultimate PCS app, I want to share with you the process we went through to make our app live:

## Phase 1 - Ideation

### Questions to ask yourself:

What problem does your app address? How is it going to provide a solution? What and who is the market size that will use the app? For the My Ultimate PCS app, we looked at these factors:

- There are over 3 million service members including reserve and national guard and over 1 million military spouses.
- 325,000 military families move each year.

Given this information, approximately 200,000 military families would benefit from using the app annually.

- 1. Do Your Research** - Before you begin to invest money into building an app, research your industry. Are there any other apps doing the same thing or something similar? Don't get discouraged. It's OK if your idea is similar. If so, what

makes your app idea different?

- 2. Mentors** - Work with industry professionals as mentors to run your thoughts and concepts by. Make sure that everyone you are speaking with signs a Non-Disclosure agreement.
- 3. Focus Group** - Create a focus group with your archetype. An archetype is the original pattern or model from which all things of the same kind are copied or on which they are based; a model or a prototype. Just because you think your app is a great idea doesn't mean people will pay for it, download it, and use it. You need to test your idea and know your user base.

If you are confident that your app is viable, then it is time to move onto the next phase of the process.

## Phase 2 - Development

- 1. Things You Will Need** - Purchase your domain, build a website landing page, create a newsletter, and incorporate your business. You can do this on your own or hire an attorney and website designer. When you create your landing page, one important feature to have is a waitlist sign-up. You will start collecting emails and be able to send newsletters to potential users excited about the app launch. Refer back to the resource section later in the book on great programs to use to start email marketing.
- 2. Outline The User Experience** - Think about how you want the user to go through your app. Flush out your wireframe idea: when the user opens the app, what is the first thing that happens, what happens next, etc. You can draw this out on paper or use a sketch template. There are several free resources that can help you get started, including this one.
- 3. Brand The App** - Chances are at this point, you will need the help of a designer who can work with you on branding, logo, color choices, and looking for the app. Make sure to have anyone that works with you sign a work-for-hire agreement along with a scope-of-work agreement. If you cannot hire a designer, you can start using Canva, a free web-based graphic design tool.
- 4. Your Development Team** - To



**Desiree Martinez, Founder of All-In-One Social Media**  
Photo provided by AMSE

begin the coding process, you will need to work with a developer. Decide if you are going to start with one platform like iOS or if you are making for both iOS and Android. There are high costs in building for both platforms. We began by building the My Ultimate PCS app for iOS only. Depending on your budget, you may choose to work with a US developer or someone overseas.

- 5. Your Developer Account** - Whether you choose to go with iOS, Google Play, or both, you will need to set up a developer account with each platform. These programs are not free; there is an annual fee and processes to set up your account.
- 6. TEST TEST TEST** - Once your developer has given you a BETA version of your app, test it. A BETA version is a measure of the volatility or systematic risk of a security or portfolio compared to the market as a whole. Make sure the app flows the way you want it to work. Find the bugs and fix them. This process may take a couple of

months, so try not to grow frustrated. Please understand that mobile app development is not something you can put into the world and then walk away from. It is an ever-growing and developing thing.

## Phase 3 - Deliverable

- 1. Shout It From The Rooftop** - Once your app is ready for public download, you will need to let everyone know that your app is LIVE. This will require marketing, email blasts, social shares, and strategic partnerships with influencers in your community.
- 2. Prepare a Pitch Deck** - Creating a pitch deck for your app is an important part of telling your story. Developing the app is only one part of the process. Now people need to know about it, your "why," and how they can connect.
- 3. Generate Media Interest** - Write a press release and send it out to every relevant publication, podcast, news outlet, and business you wish to support your app.

This is all great! Now that you have taken your app idea, developed it, and delivered it to the world, you are ready to watch your app make its impact. Congratulations!

\*<https://nypost.com/2017/11/08/americans-check-their-phones-80-times-a-day-study/>

\*\*<https://buildfire.com/app-statistics/>

\*\*<https://www.statista.com/topics/1002/mobile-app-usage/>

\*\*<https://themanifest.com/app-development/mobile-app-usage-statistics-2018>

\*\*<https://www.comscore.com/Insights/Presentations-and-Whitepapers/2017/The-2017-US-Mobile-App-Report>

\*\*<https://techcrunch.com/2017/05/04/report-smartphone-owners-are-using-9-apps-per-day-30-per-month/>

LET'S TALK  
FACTS

AMSE HAS OVER  
1000+ MILSPOUSE  
ENTREPRENEURS,  
FREELANCERS,  
CREATIVES, AND  
SMALL BUSINESS  
MEMBERS  
GLOBALLY.



ENTREPRENEURSHIP SPOTLIGHT

# Milspouses Breaking the MOLD!

## 12 Military Spouse Entrepreneurs You Need to Know.

### Laura Early

Wise Advise + Assist  
Outsourcing and Remote Teams  
www.wiseadviseteam.com

**The Entrepreneur**

Laura Early- co-founder and Deputy Director for Wise Advise + Assist. WISE Advise + Assist Team is a virtual team of military spouses, veteran spouses, and veterans who help small businesses fulfill their needs in public relations, business strategy, bookkeeping, digital marketing, web design, and more.

**Background**

Laura started her career in the non-profit industry and traveled all over the world. After marrying her husband over seven years ago, she found that it was difficult to maintain the job she wanted while also moving and being a military spouse. After speaking to another military spouse and both of them expressing their frustrations, they decided to do something about it. They created a one-stop-shop for assisting other military spouses on their entrepreneur journey.

**Owning Her Own Business**

Starting her own business allowed Laura to show herself grace with the “struggle of the juggle” with her work/ life harmony. She has now moved three times, but the company hasn’t had to skip a beat. No more “starting over constantly” as she did in the beginning.



**Finding Content in the Chaos**

She found that as you build your business, “It doesn’t get easier. There is always something to do and never really a time when you are all caught up with work.” However, Laura emphasized the importance of being content in the different seasons of the business. Find the schedule, boundaries, and processes that work and try to maintain those throughout the journey. “It was important for me to remember why I got into this business. It wasn’t just so others can have the life, family, and business; it was so I could have that as well.”



### Adam Evans

Instant Handz  
Employment and Services  
www.instanthandz.com

**Born to be an Entrepreneur**

Adam was a new military spouse with an MBA in Entrepreneurship. Due to military life’s inherent lack of stability, Adam needed to figure out the next steps in his career. This active-duty Air Force spouse was born for entrepreneur life. He just needed to find the right business and partners.

**The Struggle and an Opportunity**

Military families struggle with two main areas: earning

extra money to fill in the gaps that occur in real life and finding help with odd jobs without being overcharged. Enter InstantHandz. This company was founded with the goal of bringing neighbors together to help one another with small jobs in and around the home. The uniqueness of InstantHandz is that “it allows you to customize your services and skillsets, you can serve those within your military community, and you can take it with you no matter where you may PCS to next.”

**The Magic was Born**

Adam heard about InstantHandz, contacted the founders, and the magic was born. He took his entrepreneur skills and put them to use in a company he believed in. After partnering with the founders Sam Celaya and his wife AnnaMarie, InstantHandz has made a significant impact in the military community in the short time it has been in business.

**Trust Yourself and Your Vision**

When the naysayers attempt to derail the vision, even from good intentions, it is easy to think “maybe they are right”. It can be hard to trust your instincts and to keep moving forward. InstantHandz is already making large strides with its mission and vision, but Adam expresses that when they remember to trust the course they are on, it pays off in the end.

**The Future**

Instant Handz’ goal is to expand to every military base around the world, supporting military and veteran families first and foremost.



### Eloise Drane

Family Inceptions Surrogacy  
Health and Family Planning  
www.familyinceptions.com

**The Business**

Eloise, a veteran Marine spouse, is the founder and CEO of Family Inceptions, a surrogacy and egg donation company. They believe that making your dreams of a family come true doesn’t have to be hard. Whether you’re an intended parent ready to create a family legacy, an empowered woman inspired to become a gestational surrogate and give the gift of parenthood, or an egg donor looking to make a difference, they are determined to be here for you.

**So Much Need and Not Enough Resources**

After donating a kidney to her sister, Eloise saw an ad for egg donations. This “planted the seed in [her] mind” for the future. Later on, she inquired again about egg donations and was blown away by the many responses and inquiries she received. After donating her eggs over six times and serving as a surrogate herself three times, she realized the immense need that wasn’t being filled. She decided to start her own company.

**Biggest Challenge**

She encountered a lack of guidance with entrepreneurship and starting a business. “When it comes to what it takes to actually start a business, maintain a business, and go through the steps, there was nothing.” She also witnessed first hand the financial struggles military families face when looking into her services. She works closely with Resolve, an organization advocating for military families receiving financial assistance for family expansion.

**Naysayers Beware**

“You may not be able to do it, but I can!” Eloise is a firecracker in the business and is determined to continue pushing towards her goal of helping more and more families expand and grow as they wish.

**Advice for Other Spouses**

Eloise encourages new entrepreneurs to reach out to any resources available: podcasts, mentor groups, and associations like AMSE. She also advises that one must be “willing to take pieces of information from each group to make it your own”.



This project has been a true honor for me. As a relatively new entrepreneur, I have experienced highs and lows throughout my journey. It is important not to lose perspective and remember I am not the only one who has been down this road. While I interviewed these amazing military spouse entrepreneurs, I have been overwhelmed with the inspiration and stories behind their journeys. I am reminded of the importance of sticking to a dream, learning from others, collaborating over competing, and how military life doesn't have to keep us from pursuing our dreams. I hope as you read these stories you will feel what I felt, that you will keep pushing forward and that you will take time to go and check out the fruits of their labors. - By Noralee Jones, AMSE Contributing Writer



ENTREPRENEURSHIP SPOTLIGHT



## Alison Banholzer

**Wear Your Spirit Warehouse Inc.**  
**Manufacturing**  
[www.wearyourspiritwarehouse.com](http://www.wearyourspiritwarehouse.com)

**What is Business?**

As the Founder of WYSW, Ali has succeeded in surpassing the challenges of growing a business and is often caught supporting her team and community. Her motto is, “Life is Hard, T-Shirts shouldn’t be”!

**How She Started**

Alison originally started working with scrapbooking supplies and equipment. When the recession of 2008 hit, she needed to figure out what she could do with

what she already had at her disposal. So she went the entrepreneur route and took small projects of making banners for local businesses. Then, she expanded her business to embroidery, screen printing, and sublimation over time.

**Military Life Created an Interesting Schedule**

Although she did not experience the long deployments that some military spouses do, there were a lot of disruptions in the schedule with her husband’s active-duty status. “He would be gone for four days, back for two, back out for three, and home for one day”. As a mom, she would always have a contingency plan and backup. Having those plans in place created some stability to help her make the business grow.

**Biggest Challenge**

During a big boom of her business, she was tragically stuck when her husband suddenly fell ill. Alison took a break from the business to focus on her family until her husband passed in 2016. After losing him, Alison knew that she would need to pivot her business back out to commercial space as the main provider for her family. As the needs of business and the current climates of the nation have shifted, she continues to “pivot [her] business, which can continue to be a challenge”.

**Collaboration Versus Competition**

Alison feels it is vital to surround yourself with a really strong tribe and try not to see your competition as competition. “There is enough business in this world for everyone! As an industry, we are more professional and we rise when we collaborate versus pivoting based on what someone else is doing.”

**Find the Strength**

Alison finds strength and inspiration through the memories of her husband. “He was the commander of Air Force One, and he was excellent at everything he did.” Alison carries his command coin in her pocket every single day to remind herself that, “I may never reach that level of leadership and expertise, but I should try.” You are only limited by your own boundaries.



## Monica Fullerton

**Spouse-ly**  
**E-Commerce Marketplace**  
[www.spouse-ly.com](http://www.spouse-ly.com)

**The Entrepreneur**

Monica is a twin mom and an active-duty Air Force spouse of almost seven years. After graduation, Monica went into the corporate world for work and learned from many big companies how to build a business from the ground up. Her passion for helping others and supporting fellow military spouses fueled the fire to create Spouse-ly. Spouse-ly is a, “one-stop-shop for military spouses products and services.” When you shop on Spouse-ly, you are truly supporting the military and veteran community and their business ventures!

**How Can This Change the World?**

Monica’s goal with Spouse-ly is to make it a household name. “I want someone who is looking for military spouse and veteran-owned services or companies to immediately know to go to Spouse-ly first.” Spouse-ly has the potential to change how people shop small and support small businesses. Monica feels that what will really set her business apart is that there are both products and services on one community-based platform.

**Hasn’t This Been Around for Awhile?**

One of the biggest challenges that Monica has faced is pursuing her dreams while also focusing on brand awareness. “There is complacency when people feel like Spouse-ly has been around for a while”. Monica feels that by sharing her story and how she is building the company from the ground up, she is providing the best way to build credibility and authenticity. “Keeping my foot on the gas pedal and remembering all the positive feedback I have received so far helps me keep going.”

**Inspiring Words**

Monica shared that one of her biggest inspirations is from Eric Thomas: “When you want to succeed as bad as you want to breathe, you will be successful.” Those words inspire her because they hit close to home. Monica says that is exactly how she feels about her business and it spoke to her, pushing her towards her goal. For those starting out with this journey, Monica encourages new entrepreneurs to reach out to their communities and fellow military spouses for support, “to help each other piece the puzzle together.”

## Chavah Grant

**Vida Chic Weddings and Events**  
**Event Planning Service**  
[www.vidachicweddingsandevents.com](http://www.vidachicweddingsandevents.com)

**Luxury Business**

Chavah is a military spouse of six years with an eye for details. Her business, Vida Chic Weddings and Events, is a luxury event planning boutique with a special focus on making each event unique. From weddings to corporate holiday parties, Chavah knows that everyone is at a different place in the planning process and is here to help as much or as little as needed.

**The Journey**

Chavah didn’t start off with planning glamorous events. While in high school, she took a summer job as a theme park custodian. Due to her good attitude and attention to detail, she caught the eye of her superiors. She was eventually asked to run the events at the theme park! This propelled her into starting her own successful business with the on-the-job training she had compiled over the years. “If I can do this for a large company, why can’t I do it for myself?”

**There are Highs and Lows with Business**

Chavah noted that there are waves of highs and lows with her business, especially in the wedding and event industry. In some seasons, you may feel more burnt out with the busy work; in other seasons, your plate may be full of good solid opportunities. “The harder the low, the more momentum you’ve got to go higher the next time.” Between that knowledge and remembering



that you are not alone, Chavah feels inspired to keep climbing in her business.

**See Military Life as an Opportunity**

Chavah believes that all military spouses can become entrepreneurs. “It doesn’t matter what you are doing. If you are doing something well for someone else, then you can do it for yourself.” She also notes that when PCS’s and deployments come at us, it is important to think about how you can use it to your advantage. “In some ways, the military lifestyle helped my business because I would never have expanded and created a new location if we hadn’t moved”. Take a survey of your situation and actively look for ways to use it to your advantage.



ENTREPRENEURSHIP SPOTLIGHT

# Brittany Rhodes

Black Girl MATHgic  
Education and Subscription Box  
www.blackgirlmathgicbox.com

### The Beginning

Brittany is a veteran Navy spouse and self-proclaimed math enthusiast from birth. Education has been very important in her household. Although it wasn't the initial plan, she received her degree in math and started tutoring children in her hometown of Detroit. She noted that many of her students did not have fundamental math skills.

### Black Girl MATHgic Was Born

When Brittany first started dating her husband, she discovered that he was a lover of subscription boxes. That was the introduction to the model and "the seed that started it all". In 2018, she discovered that there were a lot of STEM boxes but none that focused on math skills. "The issue with that is if the goal is to get our children more interested in STEM, then we needed to focus on the basic fundamentals of math. Every single STEM field will require a lot of math!" Today's

kids, especially girls, were going to college excited about STEM, only to realize the amount of math required. This would often discourage them.

### The Math Star

Brittany specifically wanted to focus on (helping or serving) Black girls: "They sit at the intersection of persistent race and gender gaps with STEM". She wanted to address these gaps head-on by creating a fun, engaging math subscription box. "I also wanted to create something where a Black girl can see someone just like her centered as the math star!"

### You Should Not Have to Choose

Black Girl MATHgic is the first and only math subscription box of its kind. There is a featured woman mathematician with her own bio every month, giving a complete experience to the student. "The girls get to see women just like them doing amazing things with math". Additionally, there are creative aspects like stickers, coloring pages, etc, all related to the box theme. "You do not have to choose between being creative and doing well in math!"

### Start With What You Have

"Do not feel like you have to come out of the gate with all the bells and whistles, [being] so polished and so perfect. Done, but also still high quality, is better



than perfect."

### The Future

"I want to build a critical mass of girls that not only have the [math] skill but also the confidence." Brittany continues to fight for all girls to know that they can be whatever they want to be. Lack of confidence should not be a factor.



# Gracie Smith

Athena's Elements  
Reseller  
www.athenaselements.com  
Athena's Elements on Amazon

### Business

Athena's Elements is a small family-owned business founded in January 2015. Gracie is a mother of two and a business enthusiast who loves to create things that make other people's lives easier. She is also a proud Navy spouse relocating as her husband's career takes them around the country.

### Connections are Key

There wasn't a specific event that launched Gracie into entrepreneurship. After seeing a friend's post on social media,

she took the plunge for her first \$20 course on entrepreneurship with eBay. Through her connections in those groups, she eventually took another course and connected with Amazon and other e-commerce businesses. "By knowing what you want and putting your intentions out there, you are going to find it."

### Managing Through Family and Military Life

Military families adapt to things quickly. It is the same with business. Gracie expresses the importance of recognizing that, "It is hard, but you need to push through to the next thing that you want to do." Overthinking is going to cripple the progress. It can be hard with kids, but Gracie knows her limits. "If I can't do it now, I can't do it now. I will try again another time".

### Biggest Challenge

Cash Flow! Gracie knew she wanted to go big, but the course she had her eyes on seemed out of her reach. Her husband supported her, but the cash flow wasn't there. "I had to weigh the options and make the choice." So she charged the course and took the chance. "My husband said 'The only way to make money is to go out there and get a job.' So I told him, 'Well, give me a few months and I will prove you wrong!'" The skepticism was understandable, but Gracie's determination propelled her to where she is now.

### More Time for What's Most Important

Having an e-commerce business with Amazon has created a flexible life that Gracie has always wanted. "Most of my business is on auto-pilot, which lets me spend more time with my family and travel." Athena's Elements focuses on quality time with DIY activities, allowing more families to use their time in wholesome ways and away from screens and distractions.



# Megan Malone

The Akazi Project  
Jewelry with Purpose  
www.theakaziproject.org

### The Beginning of It All

Megan considers herself an unintentional entrepreneur. "Akazi was formed from necessity." Utilizing her background in global health, Megan and her sister-in-law created the Akazi Project, an accessory line providing funds for their own women's health clinic. "We saw a

public health emergency that was killing women with a disease...and we knew we had to act." While taking a break to have a snack during a long day on a charity tour, Megan noticed all the natural gems located on the ground. After talking it out, they "came up with the idea to use locally sourced items to create jewelry that would connect women globally and in efforts to create community while helping lessen the burden of cervical cancer for women in Malawi."

### The Biggest Challenge

Far and beyond, Megan expresses the struggle of working internationally. You are "working with a different culture with many systemic hurdles we need to jump [through] to make things work." Additionally, she states that it is a struggle working in women's health in a country where women are rarely given the opportunity to make health decisions for themselves if they have access at all. "The women we serve are why I put my all into Akazi. We work for them, and future generations of women who deserve access to proper healthcare."

### Creating a Long-Lasting Change

One of the most inspiring parts of Akazi is that it allows you to be a part of a community for the greater good. "It allows you to put your money where it matters." Megan hopes that when a necklace is purchased, "Customers know they are creating generational change and a genuine impact."

### Advice for New Endeavors

Working with other cultures and countries, the Akazi project has experienced ups and downs. One piece of advice Megan shared is, "The loudest voice isn't always the best advice." Listen to multiple options and go with what is best for you.

### Change for the Greater Good

Megan expresses hope for the future both with the project itself and also through the women in Malawi that are employed by Akazi. She states that seeing their joy and their families thriving brings her joy. She knows that there is a bigger impact on the future. "Without them, this all wouldn't be possible."



ENTREPRENEURSHIP SPOTLIGHT



## Melissa Aguirre

Mel Marie Yoga  
Yoga Studio Chain  
[www.melmarieyoga.com](http://www.melmarieyoga.com)

### About the Boss

Melissa is an active-duty Army spouse of 10 years and a yoga enthusiast. She was on the path to becoming a writer in college but practiced yoga on her own as part of her mental health journey. She is the founder of MelMarie Yoga. She specializes in working with the military population through mindfulness programs such as Milmindbody and in opening the first yoga studio on a military installation.

### How It All Started

When engaged to her husband, Melissa recalls one of the biggest reasons for becoming an entrepreneur was when one of her professors shared with her an article about how yoga was used for military members after deployment to assist with their reintegration. “I told myself - this is what I will do! I will get married and teach yoga to military members and their families.” So while her new husband was away on deployment, Melissa started training with a heart of passion.

### Obstacles Pushed Her to Success

When she moved to her first duty station at Fort Bragg, her dream yoga studio rejected her as a teacher. She took 24 hours, “to get over myself, and I went on Craigslist. I found a woman who wanted to open her own studio. I helped her and from there, I had a platform.” Since then, she has worked with MWR (Morale, Welfare and Recreation) and the Wounded Warrior Project. And just last year, she opened the first yoga studio ever on a military installation.

### Advice for Milspo-Entrepreneurs

As a military spouse, Melissa believes she is in a chronic state of problem-solving. “Pen to paper helps me get my thoughts clear about the circumstances that come to the surface. Keep it simple. Sometimes you just have to sit down, pen to paper, to figure out everything.” However, she does wish that she had hired an accountant early on in the business. It would have freed up that portion of her time to focus on what she is more passionate about.

### The Future is Bright

Melissa’s missions are to empower military spouses, to make yoga be a part of veteran health, and to have a yoga studio on every military installment. “There are so many barriers to what yoga is and how to learn it. It’s not about performance. It’s about the experience and building your own connection to yourself.” Her teaching style is diverse and allows everyone at every level to have access to the benefits.



## Rebecca Romanucci

Dynosafe  
Product  
[www.dynosafe.com](http://www.dynosafe.com)

### What is it?

DynoSafe is the only smart, IoT (Internet of Things), temperature, and climate-controlled container that secures to your porch/garage/home/office. This enables complete, unattended processing of incoming and outgoing parcels, including perishable items like groceries, produce, medication, restaurant food, electronics, and more. No more scheduling your life around deliveries!

### If You Can’t Take the Heat

A registered nurse from a military family, Rebecca came up with the idea for DynoSafe after her mother’s

medication was left outside in the Arizona heat. She knew it was no longer safe to use. Many people have to have medications such as insulin and chemotherapy medication delivered to their home, and it must be maintained at specific temperatures to assure stability. Additionally, with more and more instances of “porch pirates”, small businesses were suffering by having to issue refunds or resend products. That wasn’t something she was willing to continue to happen.

### The Balancing Act as a Military Spouse

Military spouses are notorious for not asking for help. During deployments, Murphy’s Law inevitably comes into effect. Rebecca recalls the balancing act of a military spouse and business owner: to maintain your independence and push through with the business while also taking the steps back and asking for assistance. She also notes that prayer was a huge source of comfort and peace during those more difficult times and reflects back on that often while moving forward in her business.

### How Will This Change the World

Rebecca understands how the world is changing. But even with the increase in online shopping options, there is still uncertainty of the safety and flexibility of families to use those options. DynoSafe “truly provides a safe, completely contactless delivery model” for online groceries, medication, and package delivery, providing security for the consumer and the business alike. We don’t need to feel like “we are waiting for the cable guy anymore”.

### Don’t Stop Talking About Your Dreams

The more you talk about your business; the more you put yourself out there; the more you take those chances and you go to the seminars and zoom calls; you will always walk away with connections to move onto the next step. “So, saturate yourself with like-minded individuals, companies, and entrepreneurs! People truly want to help other people!”

## Lianne Dobson

Gemini Naturals  
Hair Product Line  
[www.gemininaturals.com](http://www.gemininaturals.com)

### Physician Assistant Turned Hair Queen

As a former physicians assistant and beauty blogger, Lianne experimented with many natural hair products and colors over the years. She noticed the health of her own hair was becoming compromised with the use of the products currently on the market. “I started looking for temporary colors for my own hair and couldn’t find what I was looking for. So I decided to make my own.” After several different formula trials in her own kitchen, Gemini Naturals color gel was born.

### Standing Out in More than Color

“There are typically not a lot of products on the market specifically made for curly hair like mine.” She explains that dark curly hair is usually dry with more texture, and the products typically make the dryness worse or require a “lifting agent” causing more damage. “They were either too dry or they didn’t show up on dark hair, so I wanted to create a product unlike what was on the market.” Gemini Natural products were created to show stand out color and to provide the opportunity for showcasing personalities without sacrificing the health and beauty of the natural hair.

### Empowerment through Self-Expression

Through their branding, Gemini Naturals wants to encourage “the empowerment of self-expression through your hair color.” Just as women use makeup or their clothes to help them feel confident when they



leave the house, Lianne is hoping that her products will create the same lasting effects.

### She Wouldn’t Change a Thing

When asked about her past experiences in the business and what she would change if, given the opportunity, Lianne was clear: “I wouldn’t change a thing. Thinking of every opportunity, both good and bad, has provided me with an experience...I don’t believe I would be where I am without those experiences.” Lianna also says that it doesn’t mean things haven’t been hard but, learning through the hard times is what can separate you from other companies.

### The Best Resource

Social media groups in your niche have a wealth of knowledge. It is a place where you are usually free to ask questions and get feedback. “These have been the biggest resource for me, and I would recommend it to anyone.”





Pamela Chavez, Health on the Homefront  
Photo by milspouse, Rachel White

# You Can't Start or Grow Your Business Without Help

We wanted to give you a list of some of the best tools and resources to utilize in building or growing your business.

## NAMING YOUR BUSINESS

Before ever selecting a name for your business, you need to make sure of a few things:

- 1. Legally Register-** Make sure another business is not utilizing that name. Check [www.opencorporates.com](http://www.opencorporates.com). This will make sure another business has not legally registered that name. Check for variations as well. This will prevent future legal issues as well.
- 2. Domain-** Check that your domain is available. Use [www.godaddy.com](http://www.godaddy.com) and see if your website name is available. Other choices can be to add "the" at the beginning, or select a ".co" or ".net" if your domain is taken.
- 3. Social Platforms-** Check your social platforms; start with Facebook, LinkedIn, Instagram, Twitter and Pinterest. Is your company name available? Are there businesses that are similar? Make sure the ending is your business name: example [www.facebook.com/mybusinessname](http://www.facebook.com/mybusinessname).

## LEGAL

Legal is important for a number of reasons. You will need to set up an LLC, have basic agreements looked over

(NDA, Partnership Agreements, Contracts, Invoices etc). Here are a few great places to get you started:

- 1. Beginner-DIY** (Never recommended if possible to do your own legal)
- 2. Intermediate-Legalzoom**
- 3. Advanced-Attorney**

## IRS

You will need a business tax identification number. This will be needed for just about everything in business including setting up your business checking

accounts. Be sure to register your new business with the IRS at [www.irs.gov](http://www.irs.gov).

## BUSINESS LICENSES/PERMITS

Every business is unique to its city, county and state. Be sure to check if you need to have a special permit or license to operate your business where you are located. For example, some cities require a business permit for a nominal fee. Other businesses (like food-based services) may require health and handling permits. Do your research or check with your local chapters here to get information.

- 1. SCORE**
- 2. SBDC**
- 3. SBA WEBSITE**

Every business *must* have a website. I know it seems scary and intimidating, but a business without a website is like a restaurant without a menu. Even if it is a single landing page, you must get at least that up. Give it a shot on the sites below (some are VERY plug and play, trust us)! If not, set aside a tiny budget for at least that landing page.

- 1. Beginner-Wix**
  - 2. Intermediate-Squarespace**
  - 3. Advanced-Wordpress or custom built**
- ## Email Marketing

Email marketing is crucial to business success. You must have a way to collect, store, and contact your email addresses and customers/clients information. On your website or landing page, make sure you are always collecting emails. It is the best way to directly communicate with your audience and is the most valuable resource you will have!

- 1. Beginner-Mailchimp**
- 2. Intermediate-Aweber**
- 3. Advanced-ConvertKit**

## CRM

What is CRM? Customer relationship management is a tool to manage your company's interactions with your customers and potential customers. It helps you to stay connected, streamline your processes, maintain leads, and make sure no communication falls through the cracks. Here are a few good CRM platforms to try:

- 1. Beginner-Fresh Sales**
- 2. Intermediate-Zoho**
- 3. Advanced-Hubspot**

## SOCIAL MEDIA MANAGEMENT

So after you set up your social media pages, how are you supposed to possibly spend hours a day posting your social media content? You don't - you

LET'S TALK FACTS

42% OF AMSE MEMBERS ARE MINORITY OWNED BUSINESSES

Start your own business with Amazon

Amazon.com/buildyourbusiness

Build your business with Amazon



RESOURCES

automate it! Automation with social media tools allow you to put all of your graphics and content in one platform, batch schedule it out for the month, and let it go. Pop in here and there and simply engage with your audience, answer inbox messages and respond to shares.

- 1. **Beginner**-Planoly or Buffer
- 2. **Intermediate**-Hootsuite or Smarterqueue
- 3. **Advanced**-Agorapulse or Social Studio

GRAPHIC DESIGN

In business, graphic design is essential. You need graphics for your website, social media channels, flyers, logos, pitch decks, and sales materials. But with new tools, it's never been easier to have access to easy ways to DIY or get someone amazing to help you.

- 1. **Beginner**-Canva
- 2. **Intermediate**-Outsource (Hire AMSE member-Check the AMSE Slack)
- 3. **Advanced**-Adobe

COMMUNICATION

As you grow and start to communicate with clients, customers, partners (and eventually your employees), communication tools are CRUCIAL to growing and operating efficiently. Here are a few of our favorites.

- 1. **Beginner**-Zoom
- 2. **Intermediate**-Slack
- 3. **Advanced**-Marco Polo

PROJECT MANAGEMENT

Staying organized and on top of your to-do list is imperative to not only your mental sanity, but to your efficiency as a business owner. Project management software should be the backbone of your business. So toss that pen and paper (seriously right now), move those checklists digital, and start adding team members, clients and teams so you can easily manage projects on a scalable level.

- 1. **Beginner**-Trello
- 2. **Intermediate**-Monday
- 3. **Advanced**-Asana

VIDEOS

With new easy-to-use tools, you can now make videos for your business to use for your marketing and outreach. Try one of these:

- 1. **Beginner**-Vimeo Create
- 2. **Intermediate**-Wave Video
- 3. **Advanced**-Magisto

CALENDAR LINKS

Do you know how many hours a year people can waste emailing back and forth trying to coordinate a time to meet? Having a calendar link to send someone or to list on your website for direct consultations automates your life in many ways. It's important to set you up for success. The less time you spend on menial tasks, the more time you spend on landing clients or doing the work that matters, right?

- 1. **Beginner**-Google Calendar
- 2. **Intermediate**-Acuity
- 3. **Advanced**-Calendly

ACCOUNTING

Once you have your business checking account, you can connect it electronically to your accounting software so all of your transactions are automatically downloaded. Long gone are the days of shoeboxes of receipts. Electronic transactions make life easier. Here are a few of our favorite accounting programs:

- 1. **Beginner**-Wave
- 2. **Intermediate**-Freshbooks
- 3. **Advanced**-Quickbooks

INVOICING

When you start invoicing clients, you will want a system that houses all of your invoices in one place, automatically send

reminders, and auto invoices monthly. Even better if your system can collect the payment online, automatically. Here are some great places to get started:

- 1. **Beginner**-Paypal
- 2. **Intermediate**-Dubsado/17 Hats
- 3. **Advanced**-Quickbooks

CONTRACTS/PROPOSALS

Similar to contracts and proposals, you will want to automatically send them to clients electronically, allowing you and them to e-sign and house them digitally. No one prints, signs, scans and sends back. Your chances of landing a client just due to that process vastly lessens. The easier you can make your systems and processes, the easier you can land and close deals.

- 1. **Beginner**-Dubsado
- 2. **Intermediate**-17 Hats/Honey Book
- 3. **Advanced**-Proposify

MENTORSHIP

Mentorship is foundational both in business and as a military spouse. There are several

incredible organizations that provide free mentorship programs just for spouses. Get one or two and keep them close. They will help guide your way. It's always better to have someone who has "been there, done that" to help guide the way and teach you their hard lessons learned.

**ACP**-American Corporate Partners offers military spouses a free business mentor in almost any industry.

**MSAN**-Military Spouse Advocacy Network is a military spouse owned and operated nonprofit focused on peer-to-peer spouse mentoring. Because military life is hard, and not everyone knows what all those acronyms are right? Get a mentor or pay it forward (if you are a seasoned spouse) and sign up to be a mentor.

**SCORE**-Your local SCORE will also have an amazing array of free local and national business mentors. Be sure to connect with your SCORE chapter and obtain your mentor today.



Tiffany Haywood, the Mrs. Tee  
Photo by milspouse, Tysha Hallman

Shop from Military Family Small Businesses on Amazon

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SUPPORT Military families







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This guide is more than just paper and ink; it is the start to someone’s business or a spark to an idea that could change the life of a military spouse and their family. We are beyond grateful and proud to stamp our name alongside yours, and we cannot wait to see the global economic impact this guide is going to have in our military community. AMSE believes that military spouses should have both career and entrepreneur options as a resource on all military installations, and that is what this guide is doing. Sometimes, a start is all that you need. #togetherwerise



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# Army Family and Morale, Welfare and Recreation aids spouse entrepreneurship



HOME BASED BUSINESS  
**Build & Enhance**  
YOUR CAREER



The Army’s Family and Morale, Welfare and Recreation program has many resources to help Army spouses with entrepreneur opportunities.

Through FMWR, spouses have access to entrepreneurial planning and preparation resources. One great opportunity for Army spouses is Home Based Businesses available on Army garrisons.

HBB allows families to offer services from their house on post including hairdressing, baking and meal preparation, pet grooming and sitting, massage therapy and car repairs.

HBB owners can get an application at their DFM-WR office or online and turn it in to obtain approval from the garrison commander or senior commander.

HBBs is a great way for spouses to develop their careers that can follow them through permanent change of station moves.

An additional option for spouses to work from their home is Family Child Care. FCC is for those who provide more than 10 hours of childcare per week in their home. Care takers must be certified through Child and Youth Services as a FCC provider.

The Army has many tools to offer spouses. For more information visit your local ACS office or [www.armymwr.com](http://www.armymwr.com).

### About the U.S. Army Installation Management Command:

We are “the Army’s home.” Army installations require the same types of programs and services found in any small city. IMCOM manages the day-to-day operations of our Army communities such as emergency response teams, housing, utilities and maintenance, parks and recreation and childcare. Our profes-

sional workforce strives to deliver on the commitment to honor the sacrifice and service of military Families, while enabling readiness for a self-reliant and globally-responsive all-volunteer Army.

To learn more, visit [www.army.mil/imcom](http://www.army.mil/imcom) or [www.imcom.army.mil](http://www.imcom.army.mil).



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In partnership with Stars and Stripes newspaper/AFBEN<sup>SM</sup> we are proud to present the World's first Television and Entertainment platform with a mission to give. The more you subscribe, our military families thrive. A portion of your monthly subscription is given back, directly to the Armed Forces Community (AFC) to empower and improve Family Quality of Life (QoL).

CCFTV<sup>SM</sup> is AFBEN's superior streaming platform that generates income through our all-inclusive monthly subscription of **\$29.95** in addition to...get this...provide On-the-Spot e-portable job and career opportunities.

### WE ♥ ALL MILITARY SPOUSES

If you've ever held the distinguished job title of "Military Spouse" and/or made it a career and have "retired", the AFBEN<sup>SM</sup> Spouse Network team is looking for you. Join us as we lock-arms to live our "best lives" for our families and ourselves!

Contact our Customer Service team to subscribe or inquire about our job and career opportunities at **(202) 704-4929** or email us at [info@afben.com](mailto:info@afben.com) today!





# Military Spouse Owned Business Directory

The [Association of Military Spouse Entrepreneurs](#) is proud not only to gather and empower a community of military spouses, but we proudly support and share these spouses' businesses here in the most extensive published directory of Military Spouse Owned Businesses.

Please utilize this directory to support these incredible business owners by buying their products and using their services frequently. Buying from a military spouse owned business creates lasting financial and economic impact on our nation's military families.

## APPAREL

- [American Arrow Designs](#)
- [Athena's Elements LLC](#)
- [BE Different Designs, LLC](#)
- [Christina HadleyDike](#)
- [Cobbler's Creations](#)
- [Dan Can Travel Well](#)
- [Fashion Plate Boutique](#)
- [Perfect Fit Shoes](#)
- [Phenomenal Tees, LLC.](#)
- [Rustic Pineapple Boutique](#)
- [Sieger Design Co](#)
- [Soirée Bridal Boutique](#)
- [The Gunny and His Wife](#)
- [Truly Created](#)
- [Vêtue Boutique LLC](#)
- [Wear Your Spirit Warehouse](#)

## ARTS

- [Anne Villano Art](#)
- [Coastal Kind](#)
- [Isha KI's Art LLC](#)
- [Opal Aesthete LLC](#)
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- [Sierra Ghironzi](#)

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- [Heaven Sent Design and Decor](#)
- [Kingstruction](#)
- [Live Simple TPA](#)
- [Nikki Klugh Design](#)
- [Pfeffer Development](#)
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- [Baked Bree](#)
- [Dependent.Work](#)
- [Exploration FIRE MD](#)
- [Full Range Ministry](#)
- [Get Thru Guru](#)
- [Goodie Godmother](#)
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- [jomygosh.com](#)
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- [Mrs. Navy Mama](#)
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- [Spouse Connexion](#)
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- [The Lean Team](#)
- [The Sick Mom's Guide](#)
- [The Waiting Warrior](#)
- [TheMrsTee, LLC](#)

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- [The Waiting Warrior](#)
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- [Heritage Business Services](#)
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<a href="#">Milspouse Creative + Entrepreneur</a>
<a href="#">NomadAbout</a>
<a href="#">Olive Fox Design, LLC</a>
<a href="#">Penned and Pretty</a>
<a href="#">Sandra Ocasio, LLC</a>
<a href="#">Sawgrass Marketing, LLC</a>
<a href="#">Simply Digitec</a>
<a href="#">SkyLine Canopies LLC</a>
<a href="#">Southworth Design Co.</a>
<a href="#">Summit Collaborations LLC</a>
<a href="#">Syt Biz</a>
<a href="#">Talking Forests</a>
<a href="#">The Media Tour LLC</a>
<a href="#">The Social Bee</a>
<a href="#">The Social Robot</a>

MARKETING

- [Thompsoncre8](#)
- [Venture Branding Agency](#)
- [Visions2images](#)
- [Voce Media](#)
- [Wise Advise and Assist](#)
- [WPClover](#)

NONPROFIT

- [Action Zone and Action Zone Academy](#)
- [Boot Memorial](#)
- [Caregivers on the Homefront, Inc..](#)
- [Christi Scott Bartman](#)
- [Dependa Strong](#)
- [Esposas Militares Hispanas USA Armed Forces](#)
- [Feya Foundation](#)
- [Hero Kids Foundation](#)
- [I am a Promise Books](#)
- [InDependent](#)
- [Inspire Up](#)
- [It’s All About You](#)
- [NV3 Foundation](#)
- [Operation Addi](#)
- [Operation Amplify](#)
- [Orphans To Royalty](#)
- [Pink Warrior Angels Tx](#)
- [Planting Roots](#)
- [Semper K9 Assistance Dogs](#)

PET CARE

- [KnS Equine Systema Farm LLC](#)
- [POOCH RUNS](#)

PHOTOGRAPHY

- [Amanda Brisco Photography, LLC](#)
- [Amy Clark Creative](#)
- [Amy Rae + Co](#)
- [Bee photos](#)
- [Beebower Productions, Inc.](#)
- [Beloved by Starla Jean](#)
- [Beloved Light Company](#)
- [Brittany V Photography](#)
- [Chandeess Photography](#)
- [Chasing Dragonflies Photography LLC](#)
- [Christa Paustenbaugh Photography](#)
- [Christy Carroll Design & Photography](#)
- [Danielle Hiltner Photography](#)
- [Jenelle Botts Photography](#)
- [Jenny Hansen Photography](#)
- [Jerelsy Photography](#)

- [Julie Igo Photography](#)
- [Kelley Stinson Photographyy](#)
- [Kia & Co](#)
- [Kim Kimber Photography](#)
- [Lillian Heredia Photography](#)
- [MILSTOCK.|](#)
- [Mr. Brian Walsh Photography](#)
- [Nicole Lockhart Photography](#)
- [Raquel Rivera Photography](#)
- [Rebecca Caroline Photography](#)
- [Ricker VA Assistance & J9 Studio](#)
- [Romasanta Media LLC](#)
- [Sarah Johnston Photography](#)
- [Sherry Dornblaser Photography](#)
- [Sparkson Photography](#)
- [VSD Photography](#)

PODCASTS

- [A wild ride called life](#)
- [Airman to Mom](#)
- [Bountiful Podcast](#)
- [Coins and Connections](#)
- [Confessions of a Military Spouse](#)
- [Courageous Hustlers](#)
- [Deeply Rooted](#)
- [M-Powered](#)
- [Owning Up](#)
- [Stay at Home Profit](#)
- [The Intuitive Collective](#)
- [The Learning Corner](#)
- [The Liberty Society](#)
- [The Spouse Angle](#)
- [The Waiting Warrior](#)
- [Virtforce](#)
- [Women Who Do Wonders](#)

REAL ESTATE/PCS

- [Desert Heroes](#)
- [Doleman Realty Development LLC](#)
- [Eryn Wukawitz Real Estate](#)
- [Homefront Transactions](#)
- [Jaima Botterbush, Real Estate Agent](#)
- [Jennifer Huggins, Realtor-Ambassador for](#)
- [Pay-It-Forward, Inc.](#)
- [List & File](#)
- [Mariana Bridges](#)
- [Marilyn Richesin Realtor, Keller Williams](#)
- [New Jersey Realtor](#)
- [Pack Trotta](#)

- [TC Service Pro LLC](#)
- [The Stressless PCS Kit](#)
- [Unlimited Pie](#)
- [Walker Real Estate Experts](#)

RELIGIOUS

- [Planting Roots](#)
- [Rev. I, do Officiating](#)

TRAVEL

- [Diverseaty](#)
- [Earth Baby Travel](#)
- [Flyga Twiga™](#)
- [Incredible Memories Travel](#)
- [Jetset Destinations](#)
- [MacPherson House Bed & Breakfast](#)
- [Magical Moments Vacations](#)
- [RnR Vacations and Cruises,](#)
- [LLC by Dream Vacations](#)
- [The Bali House and Cottage at](#)
- [Kehena Beach Hawaii](#)

TECHNOLOGY/SOFTWARE

- [Black Wallet](#)
- [DynoSafe](#)
- [GotSpot, Inc.](#)
- [InstantHandz](#)
- [Milcam](#)
- [MilEmoji](#)
- [Milsomuster](#)
- [My Ultimate PCS](#)
- [Spouse-ly](#)

VIRTUAL ASSISTANTS

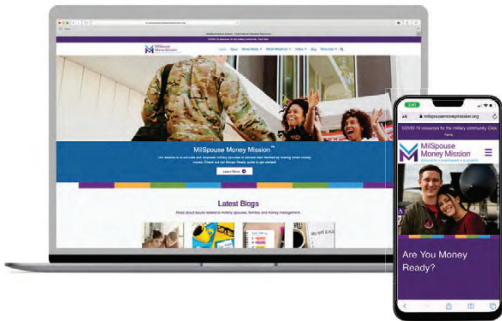
- [Alexander Virtual Solutions](#)
- [Brittany Dantzler](#)
- [Britteney Barber](#)
- [Finished Well LLC](#)
- [Freedom Makers](#)
- [Kriziel Leins LLC](#)
- [Modified by Melissa](#)
- [Organized Q](#)
- [Skycee Virtual Solutions LLC](#)
- [Stay At Home Profit](#)
- [Virtual Creative Co](#)
- [Willowtree Media Services](#)
- [Your Virtual HQ](#)



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- Videos** – Featuring financial tips and tools by military spouses
- Our Blog** – Covering the latest money-related topics and issues
- Resources** – Military support links, financial calculators, quizzes and more
- Social Media** – Community, support and motivation to live your best financial life

